

REMARKS

It is respectfully requested that this preliminary amendment be entered prior to initial examination on the merits.

In response to the BPAI Decision, Applicants have amended the claims to include the limitations that were identified as not being present. See BPAI Decision, p. 12, first full paragraph. Support for these limitation can be found in the applicants' specification on p. 54, lines 20-22 and page 53, lines 20-22.

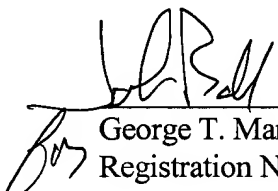
The examiner alleges that Cukor describes local storage in column 11, lines 11-12. What the examiner fails to realize in this citation is how small the local storage is. See column 6, lines 43 - 48. From the context of the citation, it appears that Cukor is only providing enough memory to support the daily transactions and not long term storage. At the beginning of the next day, those documents stored on the 80 megabytes of memory will presumably be overwritten by that day's documents. This is not "storage." Instead this is a temporary buffer used to hold the images before they are transmitted to the central processing station. See column 11, lines 1 - 16. This fact is further supported by Cukor's assertion in column 7, lines 21 - 25 that the presumably centralized processing site forwards images to the remote stations in order to fulfill customer inquiries. Cukor's system does not check to determine if the requested document is stored locally before requesting the data from the central processing site. The reason for this is that Cukor's local memory is not storage but instead a temporary buffer such that a document scanned today is erased tomorrow and thus irretrievable at the local level contrary to the examiner's assertion.

In further support of the examiner's assertion that Cukor provides "storage," the examiner cites to column 7, lines 39 - 44 and column 10, lines 46 - 51. See item 8 on page 3 of paper #12. While the word "storage" does appear in these cites, the examiner fails to realize that the "storage" discussed by Cukor is merely a temporary buffer which is not used to retrieve images. Instead the temporary buffer of Cukor is used to hold the images until they are transmitted to the central processing site as stated in column 11, lines 1-3 ("[t]he document images are retained on the magnetic storage at the remote stations until the archive acknowledgment signal is received.") (emphasis added). See also column 10, lines 50 - 54.

For the foregoing reasons, Applicants respectfully submit that the application is in condition for allowance in view of the cited prior art. If any additional fees are required in connection with this filing, the Commissioner is hereby authorized to charge Deposit Account no. 501458.

Respectfully submitted,

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Version With Markings to Show Changes Made

Amendment in the Claims

In accordance with 37 CFR 1.121(c), the following version of the claim as rewritten by the foregoing amendment show all the changes made relative to the previous version the claim.

1. A trade records information management system for storing, searching, and retrieving data pertaining to financial transactions, comprising:

a plurality of central data storage means maintained at a plurality of regional processing centers, each central data storage means includes means for storing transaction data folders which contain bit mapped images, ASCII information about the bit mapped images, messages and completed inquiries;

a plurality of customer service units that are remote from each of the plurality of regional processing centers, each customer service unit having local data storage means of at least 500 megabytes of memory, maintained at the customer service units, the local data storage means includes means for storing transaction data folders which contain bit mapped images and messages and completed inquiries;

means for transmitting said bit mapped images to said customer service units after determining that said bit mapped images are not electronically stored at said customer service units;

a wide area network connecting each regional processing center with at least one customer service unit in a set associated with each of the plurality of regional processing units and connecting the plurality of regional processing centers together;

means for inputting data into each of the plurality of central data storage means from a plurality of sources, said means including means for creating and inputting bit mapped images of hard copy documents;

means for indexing input data in the central data storage means and creating said transaction data folder related to a particular transaction, each transaction data folder containing a unique identifier and at least one bit mapped image file of at least one hard copy document wherein bit mapped image files of hard copy documents related to the particular transaction are stored in said transaction data folder;

wherein the plurality of customer service units are divided into a plurality of the sets, each set containing at least one customer service unit, where each set of customer service units is associated with one of the plurality of regional processing centers.

2. The trade records information management system of claim 1, further comprising:
means for searching the data storage means in response to structured queries and identifying records that match said queries.

3. The trade records information management system of claim 2, further comprising:
graphic user interface means for allowing users to build said structured queries.

4. The trade records information management system of claim 1, further comprising:
means for allowing one user to monitor another user's work-in-process at any time to monitor the
backlog and assigned levels of work and means for assigning monitoring privileges to select
users.

5. The trade information management system of claim 1, further comprising: means for
displaying data in the local data storage means so as to enable the transaction data folder to be
reviewed.

6. The trade records information management system of claim 1, further comprising:
means for assigning a transaction data folder to a particular user based upon a predetermined
routing procedure.

7. The trade records information management system of claim 1, further comprising
means for creating a work queue for individual users.

8. The trade records information management system of claim 1, further comprising means for allowing users to exchange database data through a network.

9. The trade records information management system of claim 1, further comprising means for maintaining an internal unique key identifier to identify each transaction data folder and document with an image transaction ID number unique to each item when available from the image management system.

10. The trade records information management system of claim 1, wherein transaction data folders can be accessed by customer service representatives at any network location.

11. The trade records information management system of claim 1, further comprising: means for allowing user to place any documents into one or more transaction data folders of the user's choice.

12. The trade records information management system of claim 1, further comprising: means for retrieving identified data records from one of the plurality of central data storage means in response to structured queries and replicating data records retrieved from the central data storage means in the local data storage means.

13. Previously Cancelled.

14. A process of trade records information management system for storing, searching, and retrieving data pertaining to financial transactions comprising the steps of:

preprocessing inbound paper-based documents including scanning the inbound paper-based documents;

indexing the inbound paper-based documents;

storing bit mapped images;

storing ASCII information about the bit mapped images;

storing messages and completed inquiries;

inputting data into a central data storage means from a plurality of sources with at least 500 megabytes of local memory;

indexing input data in the central data storage means and creating a transaction data folder, each transaction data folder containing a unique identifier and a bit mapped image file containing the image of at least one hard copy document, ASCII information about the at least one hard copy document, messages and completed inquiries.

15. The process of trade records information management system of claim 14, further comprising the step of assigning a transaction data folder to a particular user based upon predetermined routing rules.

16. The process of trade records information management system of claim 14, further comprising the step of creating a queue for a particular user, the queue containing documents and inquiries for processing.

17. The process of trade records information management system of claim 14, further comprising the step of monitoring document work flow for backlog and assigned work levels.

18. The process of trade records information management system of claim 14, further comprising the step of connecting the regional processing center with each of the plurality of customer service units through a wide area network linking the central data storage means with the local data storage means at each of the customer service units and linking the wide area network to other networks to allow data communication between said data storage means and said networks.

19. The process of trade records information management system of claim 14, further comprising the step of searching the data storage means in response to structured queries and identifying records that match said queries.

20. The process of trade records information management system of claim 14, further comprising the step of maintaining an internal unique key identifier to identify each transaction data folder and document with an image transaction ID number unique to each item when available from the image management system.

21. The trade records information management system of claim 1 further comprising:
gateway means located at each of the plurality of regional processing centers, for linking the central data storage means with the local data storage means at each of the customer service units and linking the wide area network to other networks.

22. The trade records information management system of claim 21 wherein the gateway means is comprised of means for converting image data to and from a stored image format.

23. (Amended) A method of managing documents and messages associated with a financial transaction in a system comprising:

scanning at least one paper document associated with said financial transaction to generate at least one bit mapped image of said at least one paper document at a first site;

transmitting said at least one bit mapped image to a first regional processing center after determining that said at least one bit mapped image is not electronically stored at the first regional processing center;

retrieving said at least one bit mapped image at a local trade records information management system from said regional processing center;

indexing said at least one bit mapped image at said local trade records information management system;

creating a first transaction folder image at said local trade records information management system wherein said first transaction folder contains information related to said financial transaction including said at least one bit mapped image and said messages;

storing said first transaction folder at both said local trade records information management system and said first regional processing center; [and]

retrieving information within said first transaction folder from either said first regional processing center or said local trade records information management system; and

wherein a user may access the first transaction folder at the local trade management information system when the regional processing center is off-line, regardless of the size of the first transaction folder.

24. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein any data input into the system by the first site must be routed to the local trade records information management system in order to be placed into the first transaction folder.

25. The method of managing documents and messages associated with the financial transaction in the system of claim 24, wherein the first transaction folder is a new transaction folder created by the local trade records information management system.

26. The method of managing documents and messages associated with the financial transaction in the system of claim 24, wherein the first transaction folder is a pre-existing transaction folder.

27. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein the information related to said financial transaction which is stored within the first transaction folder is further comprised of inbound fax messages.

Cancel Claim 28.

29. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein a user may access information within the first transaction folder stored at the regional processing center directly.

30. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein a user may transfer the bit mapped image in the first transaction folder into a second transaction folder.

31. The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein storing of the first transaction folder at the regional processing center occurs at night and the storing of the first transaction folder at the local trade records information management system occurs during the day.

32. The method of managing documents and messages associated with the financial transaction in the system of claim 23 comprising:

connecting the first regional processor center with a second regional processor center such that a second remote site can access said first transaction folder stored in the first regional processor center via the second regional processor center.